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Attorneys for Defendants  
WELLS FARGO BANK, doing business as  
AMERICA'S SERVICING COMPANY

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA

LOLITA C. OBMERGA, an individual,  
FILIPINO N. OBMERGA, an individual,

Plaintiffs,

vs.

AMERICA'S SERVICING COMPANY,  
NDEX WEST, LLC; WELLS FARGO BANK;  
and DOES 1 to 20, inclusive,,

Defendants.

Case No.: C10-01446

**JOINT STIPULATION TO DISMISS  
ACTION**

Pursuant to Fed. R. Civ. P. 41(a)(1), plaintiffs LOLITA C. OBMERGA and FILIPINO N. OBMERGA and defendant WELLS FARGO BANK, doing business as AMERICA'S SERVICING COMPANY, through their respective undersigned counsel of record, hereby stipulate as follows:

The entire action is hereby dismissed without prejudice. Each party shall bear their own costs and attorneys' fees incurred in this action.

DATED: September 22, 2010

**SEVERSON & WERSON**  
A Professional Corporation

By: /s/ Megan E. Gruber

Megan E. Gruber  
Attorneys for Defendant  
WELLS FARGO BANK, doing business  
as AMERICA'S SERVICING  
COMPANY

DATED: September 22, 2010


**AVELINO LAW FIRM**

By: /s/ Kenneth A. Avelino

Kenneth A. Avelino  
Attorney for Plaintiffs  
LOLITA C. OBMERGA and FILIPINO N.  
OBMERGA

IT IS SO ORDERED:

DATED: September 22, 2010

  
UNITED STATES DISTRICT JUDGE  
MAGISTRATE  
BERNARD ZIMMERMAN